

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

SEP 04 2001

Docket Number (Optional)  
49640-0002

Application Number  
09/523,405

Applicant(s)  
L. Johnson et al.

Filing Date  
March 10, 2000

Group Art Unit  
2768

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		5,815,657	9/1998	Williams et al.	395	186	
		5,893,080	4/1999	McGurl et al.	705	40	
		5,950,174	9/1999	Brendzel	705	34	

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SEP 07 2001  
Group 2100

## FOREIGN PATENT DOCUMENTS

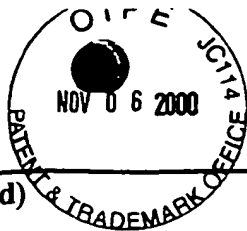
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	<b>Atty Docket No.</b> VISAP002C1 <b>Applicant:</b> Siegel et al. <b>Filing Date</b> December 3, 1999	<b>Application No.:</b> 09/454,696  <b>Group</b> Unassigned
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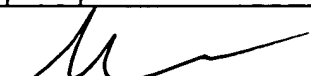

#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
CA	A	4,326,259	04/20/82	Cooper et al.			
CA	B	5,819,226	10/06/98	Gopinathan et al.			
CA	C	4,460,604	07/26/88	Cooper et al.			
CA	D	5,210,687	05/11/93	Woflberg et al.			
CA	E	5,231,570	07/27/93	Gerritt S.K. Lee			
CA	F	5,649,116	07/15/97	McCoy et al.			
CA	G	5,732,400	03/24/98	Mandler et al.			
CA	H	5,679,938	10/21/97	Templeton et al.			
CA	I	5,679,940	10/21/97	Templeton et al.			

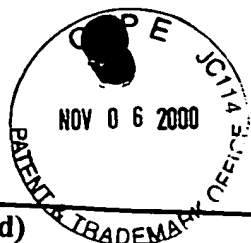
#### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
CA	J	94/06103	17.03.94	PCT				
CA	K	5,257,200	22.11.72	DE				
CA	L	94/20912	15.09.94	PCT				
CA	M	2,086,269	25.06.94	CA				
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Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
CA	O	"Vertrauen auf Gegenseitigkeit", IBM Nachrishten 37, 1987 Heft 291, pp. 46-49.
CA	P	Cooper et al., "Adaptive Pattern Recognition: Neural Networks in Real World Applications", June 18, 1989, Tutorial IEEE/INNS International Joint conference on Neural Networks
CA	Q	Robert Hecht-Nielsen, "Theory of the Backpropagation Neural Network", Department of Electrical and Computer Engineering, University of California at San Diego, La Jolla, CA
Examiner 		Date Considered  8/8/03

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<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	<table style="width: 100%;"> <tr> <td style="width: 50%;">           Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999         </td> <td style="width: 50%;">           Application No.: 09/454,696  Group Unassigned         </td> </tr> </table>	Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999	Application No.: 09/454,696  Group Unassigned
Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999	Application No.: 09/454,696  Group Unassigned		

**U.S. Patent Documents**

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	A	5,717,923	02/10/98	Rick Dedrick			
	B	5,797,133	08/18/98	Jones et al.			
	C	5,239,462	08/24/93	Jones et al.			
	D	5,719,918	02/17/98	Serbetcioğlu et al.			
	E	4,562,341	12/31/85	Ohame et al.			
	F	5,630,127	05/13/97	Moore et al.			
	G	5,361,201	11/01/94	Jost et al.			
	H	5,262,941	11/16/93	Saladin et al.			
	I	5,161,103	11/03/92	Kosaka et al.			

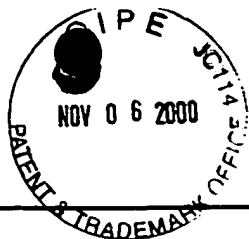
**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	J	96/30850	03.10.96	PCT				
	K	94/06103	17.03.94	PCT				
	L	92/04679	19.03.92	PCT				
	M	0 709811A2	01.05.96	EPO				
	N	0 440515A1	07.08.91	EPO				

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	Gullo, "Neural Nets Versus Card Fraud, Chase's Software Learns to Detect Potential Crime", February 2, 1990, American Banker
	P	Caudill et al., "Neural Network Applications", 1990 Naturally Intelligent Systems, A Bradford Book, The MIT Press
Examiner		Date Considered

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<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty Docket No. VISAP002C1	Application No.: 09/454,696
	Applicant: Siegel et al. Filing Date December 3, 1999	Group Unassigned

#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>[Signature]</i>	A	4,989,141	01/29/91	Lyons et al.			
<i>[Signature]</i>	B	4,953,085	08/28/90	Atkins			
<i>[Signature]</i>	C	5,323,315	06/21/94	Highbloom			
<i>[Signature]</i>	D	5,262,941	11/16/93	Saladin et al.			
<i>[Signature]</i>	E	5,274,547	12/28/93	Zoffell et al.			
<i>[Signature]</i>	F	5,239,462	08/24/93	Jones et al.			
<i>[Signature]</i>	G	5,177,342	01/05/93	Adams			
<i>[Signature]</i>	H	5,038,284	08/06/91	Kramer			
<i>[Signature]</i>	I	4,914,587	04/03/90	Clouse			

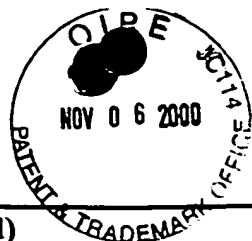
#### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
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<i>[Signature]</i>	J	0 468229A2	05.92	EPO				
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<i>[Signature]</i>	L	94/60103	17.03.94	PCT				
<i>[Signature]</i>	M							
<i>[Signature]</i>	N							

#### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>[Signature]</i>	O	EPO, International Search Report, September 22, 1998, PCT/US98/10740
Examiner	Date Considered <i>8/8/03</i>	

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#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date
<i>Q</i>	A	4,868,866	09/19/89	Williams Jr.			
<i>Q</i>	B	4,736,294	04/05/88	Gill et al.			
<i>Q</i>	C	4,812,628	03/14/89	Boston et al.			
<i>Q</i>	D	4,734,564	03/29/88	Boston et al.			
<i>Q</i>	E	5,025,138	06/18/91	Cuervo			
<i>Q</i>	F	4,718,009	01/05/88	Cuervo			
<i>Q</i>	G	4,774,663	09/27/88	Musmanno et al.			
<i>Q</i>	H	4,597,046	06/24/86	Musmanno et al.			
<i>Q</i>	I	4,376,978	03/15/83	Musmanno			

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							Yes	No
	J							
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<i>Q</i>	O	McClure, "Taking the Risk Out of Transactions", March 1994, USA, Security Management vol. suppl. issue, pages 23A-24A, XP-002076870, ISSN 0145-9406
<i>Q</i>	P	Visa International service Tarot Preliminary Business Case, pp. 2-27, November 28, 1994
<i>Q</i>	Q	Associate Credit Bureaus, Inc., Metro Format for Consumer Credit Report, pp. 1-69, January 1, 1994
Examiner <i>[Signature]</i>		Date Considered <i>8/18/01</i>

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#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	4,346,442	08/24/82	Musmanno			
	B	5,398,300	03/14/95	Levey			
	C	5,444,819	08/22/95	Negishi			
	D	5,479,573	12/26/95	Keeler et al.			
	E	5,325,298	06/28/94	Gallant			
	F	4,774,664	09/27/88	Campbell et al.			
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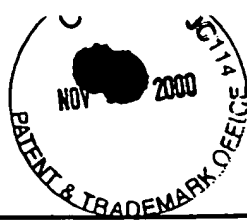
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	O	L. Purcell, "Roping in Risk, 05/94", Bank System Technology, pp.64-68.
	P	Quinn, "Credit Card Issuers Keeping Closer Watch on How you Pay Bills", 04/25/88, Washington Post, Business Section, page 67.
	Q	"Credit Risk Management Report", v. 3, no. 19, Philips Business Information, Inc., dialog file 636, Accession No. 02020764, September 17, 1993
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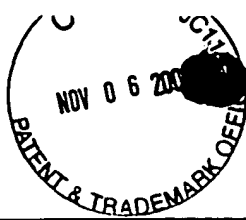
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GA	O	Chandler, "Credit Scoring", Credit Union Executive, Dialog file 648, 7/1985
Q2	P	Grafton, "Analyzing Customers with Behavioral Modeling", 1996, Credit Control, v 17n6, pp. 27-31, dialog file 15, Accession No. 01265295.
Q2	Q	Leonard et al., "Automating the credit decision process", Journal of Retail Banking, v. 16, n. 1, p. 39(6), Spring 1994, Dialog file 148, Accession No. 07816398.
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	D						
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	G						
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							Yes	No
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	K							
	L							
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<i>a</i>	O	Thomas J. Healy, "The new Science of Borrower Behaviour", Mortgage Banking, v. 58, n. 5, p 26(8), February 1998, dialog file 148, Accession No. 10389009.
<i>ad</i>	P	Scott D. Aquais, "It's the economy, issuer!", Credit Card Management, V5n11, pp: 58-60, Feb 1993, dialog file 15, Accession No. 00681693.
<i>ad</i>	Q	Kevin T. Higgins, "Retention by the numbers", Credit Card Management, v5n11, pp: 52-56, February 1993, dialog file 15, Accession No. 00681692.
Examiner <i>[Signature]</i>		Date Considered <i>8/10/03</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.